## I CLAIM:

- advertising of a first business establishment, said system comprising a master station (MS), a transaction processing switch (TPS), at least one point of sale (POS) device located at said business establishment and supervisory software allowing communication between said MS, said TPS and said POS device, said POS device generating a reward to a user interacting with said POS device.
- 2. System as in claim 1 wherein said reward includes a voucher, a certificate, a ticket or a coupon redeemable at said business establishment.
  - 3. System as in claim 1 wherein said reward is usable at a second business establishment.
- 4. System as in claim 2 wherein said MS holds data relevant to said reward information.
  - 5. System as in claim 4 wherein said data includes the number of coupons, vouchers, tickets or

certificates to be generated by said POS device.

- 6. System as in claim 4 wherein said voucher, coupon, ticket or certificate are generated by printing, displaying, audibly issuing or transmitting.
- 7. System as in claim 4 wherein said voucher, coupon, ticket or certificate information are transmitted to a storage device carried by said user.
  - 8. System as in claim 7 wherein said storage device includes a magnetic card, a chip card, an RF identification car or a holographic card.

- 9. System as in claim 1 and further including a transfer means to transfer funds to the account of a third party not involved in said financial transaction.
- 10. Control and acquisition system as in claim 1

  15 wherein said reward is generated at the completion of a financial transaction between said user and said first business establishment.

- 11. Control and acquisition system as in claim 1 wherein said reward is generated without the completion of a financial transaction between said user and said business establishment.
- 5 12. Control and acquisition system as in claim 1 wherein said user interacts with said POS device with a data storage device.
  - 13. Control and acquisition system as in claim 1 wherein said data storage device is a debit or credit card.
- 14. Control and acquisition system as in claim 8 wherein said magnetic card is a magnetic stripe card.

- 15. Supervisory control system as in claim 1 and further including more than one point of sale (POS) device, said devices being located at different business establishments.
- 16. Method of issuing a reward to a user participating in a financial transaction at a first business establishment and using a debit or credit card, said method

including verifying information concerning said transaction and said debit or credit card, transferring funds between said account of said user and said business establishment using said debit or credit card and issuing said reward to said user following said verification of said information concerning said financial transaction and said debit or credit card.

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- 17. Method as in claim 16 wherein said reward is a voucher, coupon, ticket or certificate, said reward being redeemable at said first business establishment.
- 18. Method as in claim 16 wherein said reward is redeemable at a second business establishment.
- 19. Method as in claim 16 wherein said reward is in the form of a ticket, a voucher, a coupon, a certificate, an aural generation or a visual display.
- 20. Method of advertising using a point of sale(POS) processing device, said method comprising providing display and reward instructions to said processing device, allowing a user to provide information to said

processing device in a financial transaction, obtaining financial information on said user to verify said financial transaction may be completed and issuing a reward to said user in accordance with said display and reward instructions.

21. Wireless card reader device to read personalized information of a user and means to issue a reward to said user following said reading of said information.

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for a first business establishment, said system comprising a programmable point of sale (POS) device located at said first business establishment, said programmable point of sale (POS) device being controlled by a processing unit communicating with said point of sale (POS) device from a location remote from said point of sale (POS) device, said programmable point of sale (POS) device being adapted to conduct credit and debit card transactions with a user and to provide a consumer with a reward at said first business establishment.

- 23. Supervisory control and acquisition system as in claim 22 wherein said reward is a certificate, voucher, ticket or coupon which is printed from said point of sale (POS) device.
- 5 24. Supervisory control and acquisition system as in claim 22 wherein said reward transmitted from said point of sale (POS) device.
  - 25. Supervisory control and acquisition system as in claim 23 wherein said reward is redeemable at said first business establishment.

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- 26. Supervisory control and acquisition system as in claim 25 wherein said reward is redeemable at a second business establishment.
- 27. Supervisory control and acquisition system as in claim 24 wherein said reward is transmitted to a storage device carried by said consumer.
  - 28. Supervisory control and acquisition system as in claim 27 wherein said storage device is a

debit/information storage device.

- 29. Supervisory control and acquisition system as in claim 28 wherein said data/information storage device is a magnetic strip, a chip, an RF identification or a holographic card.
- 30. Supervisory control and acquisition system as in claim 22 wherein said reward is transmitted wirelessly to a card wirelessly receiving said reward.
- reward system carried out within a business establishment comprising the steps of programming at least one point of sale (POS) device located at a business establishment from a controller located remotely from said point of sale (POS) device, said programming containing instructions relating to said advertising and reward system, sensing a financial transaction occurring on said point of sale (POS) device with a consumer, determining whether said customer is eligible for receiving a reward and issuing said reward to said consumer if said consumer is eligible for said reward.

- 32. Method of supervising as in claim 31 wherein said consumer is instructed that said reward is redeemable only at said business establishment.
- 33. Method of supervising as in claim 31 wherein said consumer is instructed that said reward is redeemable only at a second business establishment.

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- 34. Method of supervising as in claim 31 wherein said reward is issued to said consumer by transmission to a data storage device carried by said consumer.
- 35. Method of supervising as in claim 31 wherein said reward is wirelessly issued to a card carried by said consumer, said card being operable to receive said wirelessly transmitted reward.
  - 36. Method of supervising as in claim 31 and further comprising programming a second point of sale (POS) device located at said business establishment.
    - 37. Method of supervising as in claim 35 wherein said card is a magnetic strip, a chip, an RF identification

or a holographic card.

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- as. Supervisory control system for an automatic reward and advertising system intended for business establishments, said system comprising at least one point of sale (POS) card reader to read the card of a user and to dispense a reward to said user, a controller to program said point of sale (POS) device and to download data to and upload data from said point of sale (POS) device at predetermined intervals, said point of sale (POS) device generating a reward to said user wherein said user may redeem said reward at a business establishment having a location where said point of sale (POS) device is located.
- 39. Supervisory control system as in claim 38 wherein said reward generated to said user is one of a plurality of rewards displayed by said P:OS device, said user selecting said reward from said displayed rewards.
- 40. Supervisory control system as in claim 39 wherein said plurality of displayed rewards are displayed on said POS device.

41. Supervisory control system as in claim 39 wherein said plurality of displayed rewards are displayed on hard copy generated by said POS device.